

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:	§	
	§	
YAKHMI, RANJIT	§	Case No. 07-15309
	§	
Debtor(s)	§	

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that N. Neville Reid, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk for the U.S. Bankruptcy  
Northern District of Illinois  
219 South Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 AM on 12/13/2011 in Courtroom 644,

United States Courthouse  
219 South Dearborn  
Chicago, IL 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 11/18/2011

By: N. Neville Reid

Trustee

*N. Neville Reid*  
200 W. MADISON, SUITE 3000  
CHICAGO, IL 60606

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
YAKHMI, RANJIT § Case No. 07-15309  
§  
Debtor(s) §

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 50,422.31  
and approved disbursements of \$ 16,393.57  
leaving a balance on hand of<sup>1</sup> \$ 34,028.74

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: N. Neville Reid	\$ 5,771.12	\$ 0.00	\$ 5,771.12
Attorney for Trustee Fees: Nisen & Elliott, LLC	\$ 16,393.57	\$ 16,393.57	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 5,771.12

Remaining Balance \$ 28,257.62

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 33,705.64 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 83.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	YESSG As Assignee of Household Bank	\$ 2,683.41	\$ 0.00	\$ 2,249.68
000002	Discover Bank/DFS Service LLC	\$ 9,940.87	\$ 0.00	\$ 8,334.07
000003	LVNV Funding LLC its successors and assigns as	\$ 1,554.48	\$ 0.00	\$ 1,303.22
000004	LVNV Funding LLC its successors and assigns as	\$ 10,319.43	\$ 0.00	\$ 8,651.45
000005	CHASE BANK USA, NA	\$ 2,427.95	\$ 0.00	\$ 2,035.51
000006	Capital Credit & Collection	\$ 2,065.65	\$ 0.00	\$ 1,731.77
000007	FIA CARD SERVICES, N.A./BANK OF AMERICA	\$ 4,713.85	\$ 0.00	\$ 3,951.92

Total to be paid to timely general unsecured creditors \$ 28,257.62

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/N. Neville Reid

Trustee

*N. Neville Reid*  
*200 W. MADISON, SUITE 3000*  
*CHICAGO, IL 60606*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 5 of 7**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Ranjit Yakhmi  
 Debtor

Case No. 07-15309-PSH  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: corrinal  
 Form ID: pdf006

Page 1 of 3  
 Total Noticed: 21

Date Rcvd: Nov 21, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2011.

db +Ranjit Yakhmi, 2653 West Rosemont Avenue, Unit 1W, Chicago, IL 60659-1858  
 11565524 +CBUSASEARS, P.O. Box 6189, Sioux Falls, SD 57117-6189, 5121071818599353  
 11565525 +CBUSASEARS, P.O. Box 6189, Sioux Falls, SD 57117-6189, 5121079714428817  
 12537638 +CHASE BANK USA, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 14349581 CHASE BANK USA, NA, PO BOX 15145, WILMINGTON, DE 19850-5145  
 11565535 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DEL-1406,  
 WILMINGTON DE 19801-2920  
 (address filed with court: Washington Mutual, P.O. Box 1093, Northridge, CA 91328,  
 12693495)  
 11565527 +Chase N.A., 800 Brooksedge Boulevard, Westerville, OH 43081-2822, 514922846054  
 11565528 +Citibank, P.O. Box 6241, Sioux Falls, SD 57117-6241, 539860703456  
 11565529 +Credit Protection Association, 1355 Noel Road, Suite 2100, Dallas, TX 75240-6837,  
 1202975510  
 11565531 +HSBC NV, P.O. Box 19360, Portland, OR 97280-0360, 1080695417  
 11565532 +IL Dept of Healthcare, 509 South 6th Street, Springfield, IL 62701-1825, 223H200506640000  
 11565533 +Peoples Energy, 130 East Randolph, Chicago, IL 60601-6302, 550004497  
 11565534 +Schneider Finance, Inc., P.O.Box 2750, Green Bay, WI 54306-2750

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 11565526 +E-mail/Text: w.chaffin@capitalcreditinc.com Nov 22 2011 02:39:42 Capital Credit & Collection,  
 9900 SW Wilshire, Portland, OR 97225-5035, 520036  
 12575478 +E-mail/Text: w.chaffin@capitalcreditinc.com Nov 22 2011 02:39:42 Capital Credit & Collection,  
 10200 SW Eartridge St, Suite 201, Portland, OR 97225-5029  
 11565530 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 22 2011 04:40:34 Discover Financial Service,  
 P.O. Box 15316, Wilmington, DE 19850, 601100940065  
 12519057 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 22 2011 04:40:34 Discover Bank/DFS Service LLC,  
 PO Box 3025, New Albany, OH 43054-3025  
 12814766 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 22 2011 04:50:52  
 FIA CARD SERVICES, N.A./BANK OF AMERICA, by American InfoSource L.P. as its agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 12523331 E-mail/Text: resurgentbknotifications@resurgent.com Nov 22 2011 02:36:11  
 LVNV Funding LLC its successors and assigns as, assignee of Citibank,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 11630220 E-mail/PDF: rmscedi@recoverycorp.com Nov 22 2011 04:30:29  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 12499324 +E-mail/PDF: rmscedi@recoverycorp.com Nov 22 2011 04:57:35 YESSG As Assignee of Household Bank,  
 c/o Recovery Management Systems Corp., For YESSG I, 25 SE 2nd Avenue, Suite 1120,  
 Miami FL 33131-1605

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty Nisen & Elliot  
 11565523 ##+Bank of America, P.O. Box 1598, Norfolk, VA 23501-1598, 9794

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: corrinal  
Form ID: pdf006

Page 2 of 3  
Total Noticed: 21

Date Rcvd: Nov 21, 2011

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0752-1

User: corrinal  
Form ID: pdf006

Page 3 of 3  
Total Noticed: 21

Date Rcvd: Nov 21, 2011

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2011 at the address(es) listed below:

Daniel P. Dawson on behalf of Plaintiff N. Neville Reid ddawson@nisen.com, adrag@nisen.com  
Debra J Vorhies Levine on behalf of Debtor Ranjit Yakhmi debra.levine@dvllawoffices.com,  
front.desk@dvllawoffices.com;brad.smith@dvllawoffices.com  
Joel P Fonferko on behalf of Creditor LoanCare Servicing Center ND-Two@il.cslegal.com  
Michael M Tannen on behalf of Creditor Schneider Finance, Inc. mtannen@tannenlaw.com,  
adminassistant@tannenlaw.com  
N. Neville Reid nreid@fhslc.com, nreid@ecf.epiqsystems.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 6